

Index to Volume 15

Organizational Management

Includes **Administration** (procedures, duty assignments, staffing); **Communications** (internal, external, interpersonal); **Community Relations** (media, consumer relations); **Leadership** (culture, style, image); **Management** (planning execution, evaluation systems); and **Technology**.

Author/Title	Issue Date	Page
APKER, Wes The Prospects for Professional Unionism	May/June 1986	14
BEALL, Lewis How to Improve Schools: Wisdom from an African Chief	Jan. 1986	34
BURNS, Claudine "State of the Art Day" Strengthens Community Relations	Feb./Mar. 1986	16
CONRATH, Jerry Does Schooling Make Sense?	Nov./Dec. 1985	21
DUAG, Felix You Name It, We Speak It	Feb./Mar. 1986	28
DIGERONIMO, Joe Say It, Don't Write It	Feb./Mar. 1986	23
DIGERONIMO, Joe Steps Toward a Cleaner School Campus	Feb./Mar. 1986	24
DUBIN, Andrew Administrators: Conduits for Cross-Cultural Communication	Jan. 1986	22
Emry, Paula A Career Faire for the Junior High Student	Feb./Mar. 1986	29
EVANS, Dennis Leadership Misconstrued: The Myth of "Super Principal"	Jan. 1986	37
GILPATRICK, Ron Closing the Media Gap	Feb./Mar. 1986	25
GOTHOLD, Stuart Partnership: Buzzword to Bonus	Sept. 1985	28
GRAFT, Bill Teaming Up for Excellence	Sept. 1985	26
HADDOCK, Thomas "State of the Art Day" Strengthens Community Relations	Feb./Mar. 1986	16
HAYES, Jack The Most Comprehensive Assessment Center Program in the Nation?	Jan. 1986	19
HOPP, Will Adult Education: A Target for Takeover	Oct. 1985	22
JOINES, Richard The Most Comprehensive Assessment Center Program in the Nation?	Jan. 1986	19
JONES, Sondra The New and Growing Need for Adult Education	Oct. 1985	20
KENDALL, Brian Communication by Design	Feb./Mar. 1986	6
LASLEY, Robert Hands Across the Border	Jan. 1986	24
LEVIN, Rhonda Showing Business the Good Side of Teenagers	Sept. 1985	31

LORTHRIDGE, James

The Most Comprehensive Assessment Center Program in the Nation?

Jan. 1986

19

LUDOLPH, Kay
When — and When NOT — to Call the Media

Oct. 1985

46

MacADAM, Millard
Building Leadership: Peak Performance Skills

May/June 1986

42

MAROTTA, George
Op-Ed Articles: A Great Outlet for Ideas

Oct. 1985

45

McLAUGHLIN, Mike
"K-BA": A Successful Academic Partnership — Kindergarten Through College

Feb./Mar. 1986

27

MONTGOMERY, Reed
Can Computers Solve Our Testing Dilemma?

Sept. 1985

42

NOVAK, Thomas
Informing the Classified Staff about your School

Feb./Mar. 1986

15

OTTO, Robert
A Visit to the High School of the Nineties

Feb./Mar. 1986

31

PATTERSON, Jeff
Managing and Using Time: First Year Principal Version

Nov./Dec. 1985

24

PATTERSON, William
Beyond War and Nuclear Literacy

May/June 1986

32

POSSEMATO, Paul
ACCESS — Meeting the Challenge of Educational Isolation

Feb./Mar. 1986

44

PRICE, Corinne
Adult Education in California

Oct. 1985

10

STANLEY, Bob
"State of the Art Day" Strengthens Community Relations

Feb./Mar. 1986

16

THRUST Magazine Staff
A THRUST Interview with Ben Bagdikian

Feb./Mar. 1986

9

THRUST Magazine Staff
A THRUST Interview with Bob Reveles

Jan. 1986

9

THRUST Magazine Staff
A THRUST Interview with Don Halverson

Oct. 1985

7

THRUST Magazine Staff
A THRUST Interview with Robert Maynard

Sept. 1986

8

WETTSTEIN, Daniel
Planning and Implementing a Computer Attendance System

May/June 1986

27

Personnel Management

Includes: **Employer-Employee Relations** (morale, bargaining); **Evaluation** (procedure, criteria, observation); **Motivation** (recognition, reward, renumeration); **Preparation** (professional development, certification); and **Termination** (reassignment, retirement).

Author/Title	Issue Date	Page
ADAMS, Dennis The Future of Teacher Education:		

Paying the Price of Neglecting Imagination and Scholarship	Nov./Dec. 1985	17
APKER, Wes		
The Prospects for Professional Unionism	May/June 1986	14
BERGER, Diane		
Sharing, Caring, Growing: Burbank's Mentor Teacher Program	April 1986	38
BISHOP, Thomas		
Cooperative Staff Development: One Approach to the Reform Agenda	Jan. 1986	40
BOND, Kathleen		
The Teacher Assessment Center	Nov./Dec. 1985	19
COLLINS, Brandilyn		
Thanh Nguyen: One Adult Ed Teacher	Oct. 1985	18
COUGHLIN, Robert		
Master Teacher/Mentor Teacher: Two Approaches to Educational Excellence	Feb./Mar. 1986	41
DEAN, John		
An "Out" for the "Burned-Out"	Oct. 1985	32
DIGERONIMO, Joe		
"On the Surface Your Idea Sounds Great, But..."	Sept. 1985	33
DUBIA, Dorothy		
Working With EASE: Breaking the Personal/Job Problem Cycle	April 1986	33
EARLS, Paris		
Palm Springs: A Case Study in Successful Accreditation	Nov./Dec. 1985	27
GRAFT, Bill		
Teaming Up for Excellence	Sept. 1985	26
GROVES, Barry		
Teacher Incompetence: Deal With It	April 1986	36
HELVIE, Mary		
Breaking the Management Barrier	Oct. 1985	40
JOHNSON, John		
An Israeli Study Experience	April 1986	40
MACADAM, Millard		
Building Leadership: Peak Performance Skills	May/June 1986	42
McDERMOTT, Betty		
Stop Pushing! I'm Climbing As Fast As I Can	Nov./Dec. 1985	37
MC LAUGHLIN, Milbrey		
Attracting and Retaining Effective Teachers	Oct. 1985	29
MYRES, John		
The Myres Reform Package	Sept. 1985	12
NAVA, Roberto		
CAVEAT: Teacher Competency Tests May Be Hazardous to the Employment of Minority Teachers and the Education of Language Minority Students	Oct. 1985	33
PERINO, James		
Sharing, Caring, Growing: Burbank's Mentor Teacher Program	April 1986	38
PUMIRE, Carol		
Campaign — Future Teachers	May/June 1986	36
ROBERTS, Michael		
The Credentialing Squeeze for Schools in the Middle	Sept. 1985	22
RYAN, Edward		
The View From CPEC (California Postsecondary Education Commission)	Nov./Dec. 1985	26
SCOTT, John		
Naturalize Your Student Teachers	Sept. 1985	14
SMITH, Roger		
Team Teaching: A Framework for Failure	Oct. 1985	35
STANFILL, Julia		
Thanh Nguyen: Once Adult Ed Teacher	Oct. 1985	18
STRESHLY, William		
Cooperative Labor Relations: The Kitchen Cabinet Model	Jan. 1986	43

TAYLOR, Sarah		
Mentors: Who Are They and What Are They Doing?	May/June 1986	39
UPTON, Carol		
Cooperation Spells Educational Success	Oct. 1985	27
WILSON, Joan		
The View From CPEC (California Postsecondary Education Commission)	Nov./Dec. 1985	26
WRIGHT, Marcile		
Formula for Sci-Excellence	May/June 1986	34

Instruction Management

Includes: **Attendance; Accreditation; Curriculum; Discipline; Leadership; Program Administration (alternative, special programs); and Testing.**

Author/Title	Issue Date	Page
ARNOLD, Harriet		
Building Student Confidence and Eliminating Fears	Feb./Mar. 1986	7
BARLOW, Melvin		
Vocational Education and General Education	April 1986	15
BARNHART, Barbara		
Standards of Expected Pupil Achievement	Nov./Dec. 1985	10
BARNHART, Barbara		
Weaving the Fabric of Curriculum Standards	Nov./Dec. 1985	10
BASURTO, Geraldine		
What Was Good About My High School Education?	Sept. 1985	34
BLANTON, Mary Ellen		
Day Care: A Success Story	May/June 1986	58
BUBE, Anthony		
Learning for Testing Versus Testing for Learning	Feb./Mar. 1986	47
CANNOLD, Stuart		
Getting High on Life	Sept. 1985	36
CANNOLD, Stuart		
Teenage Suicide	Sept. 1985	38
CHIALTAS, Chris		
A Future for Vocational Education in California . . . or The Lack Thereof. You Decide	April 1986	11
COLLINS, Brandilyn		
Sequoia: One Adult Ed School	Oct. 1985	14
COLLINS, Brandilyn		
ESL: One Adult School	Oct. 1985	16
CRUZ, John		
Instructional Leadership: A Superintendent's Contribution to School Effectiveness	Nov./Dec. 1985	14
DAUGHERTY, Ron		
The Great Testing Hoax	Sept. 1985	40
DAVIS, Bud		
Do You Still Care About Kids?	April 1986	14
DONOVAN, Mark		
The Student Perspective	Nov./Dec. 1985	37
EARLS, Paris		
Palm Springs: A Case Study in Successful Accreditation	Nov./Dec. 1985	27
ELSEN, Norman		
Is There Anything Wrong With Vocational Education? If so, What's the Cure?	April 1986	8
FEMENELLA, Renee		
Can Gobots Transform Your School Attendance?	May/June 1986	25
FLEMING, James		
Improving Quality Through Effective Evaluation	Feb./Mar. 1986	37
HAGER, Sue		
The Student Perspective	Nov./Dec. 1985	37
HALEY, Philip		
INSIGHT: A Drug Program That's Working	Oct. 1985	38

HANSEN, William		
Meshing the Performing Arts	Jan. 1986	28
HAYCOCK, Kati		
Toward Quality Education for All		
Young Californians	Jan. 1986	6
HAYES, Jack		
Linking Assessment Centers to		
Organization Development	May/June 1986	46
JACOBSON, Phyllis		
School Improvement in Action	Sept. 1985	18
JOINES, Richard		
Linking Assessment Centers to		
Organization Development	May/June 1986	46
KEHRL, Ned		
Maximizing Recognition for Academic		
Excellence	Nov./Dec. 1985	13
KITADA, Tad		
Can Gobots Transform Your School		
Attendance?	May/June 1986	25
KLIMKO, Ivan		
Educational Clinics: Recovering		
Dropout Youths	May/June 1986	22
KNEEDLER, Peter		
History-Social Science: The First		
Year	April 1986	18
LORTHRIDGE, James		
Linking Assessment Centers to		
Organization Development	May/June 1986	46
MAHONE, Hazel		
SB65: Decreasing the Dropout		
Problem	May/June 1986	26
MAJOR, Robert		
A Student Sways... What Then?	Oct. 1985	37
MALTESTER, John		
Music: The Social and Academic		
Edge	Jan. 1986	25
MELENDEZ, David		
Hispanic Students Still Not		
Achieving	Jan. 1986	14
MOLER, Carl		
Managing the (Almost)		
Unmanageable	May/June 1986	54

MONTGOMERY, Reed		
Can Computers Solve Our Testing		
Dilemma?	Sept. 1985	42
MOORE, Sister Cecilia Louise		
Elementary and Middle Schools Are		
Accredited, too!	Nov./Dec. 1985	30
MUNZ, Larry		
What's in a Name?	April 1986	13
MYRES, John		
The Myres Reform Package	Sept. 1985	12
NAVARRO, Susan		
Toward Quality Education for All		
Young Californians	Jan. 1986	6
PHILLIPSEN, Joy		
Model Curriculum Standards Include		
Global Perspectives	May/June 1986	18
PINDLER, Donna		
SUNRISE: The PTA Tackles Substance		
Abuse	April 1986	25
POSSEMATO, Paul		
ACCESS — Meeting the Challenge of		
Educational Isolation	Feb./Mar. 1986	44
ROBERT, C.		
Choosing Sides	April 1986	17
QUINCY, Alpha		
Curriculum Standards: for		
Everyone?	Sept. 1985	16
ROSE, Jack		
Critical Thinking: Have We Over-		
Complicated the Issue?	April 1986	21
ROBERTS, Michael		
The Credentialing Squeeze for Schools		
in the Middle	Sept. 1985	22
ROONEY, Patrick		
Standards of Expected Pupil		
Achievement and Model		
Curriculum	Nov./Dec. 1985	8
ROONEY, Patrick		
The Procrustean Bed	May/June 1986	8



By Barbara A. Healy, CFP
Vice President
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There are ten commandments that apply to everyone's financial planning process no matter what his age or current wealth accumulations.

I. Thou Shall Not Invest Without First Defining Goals
Few individuals achieve any real semblance of financial security despite what their income levels might be during their productive years. According to the U.S. Department of Labor, only four out of every 1000 Americans reach age 65 with any degree of financial security. 96% of Americans who are 65 and over must depend on their monthly social security check to survive. The reason so many individuals fail to meet their financial goals in life is that they never really set them in the first place. By failing to plan they are actually planning to fail by default.

II. Thou Shall Follow Through With Your Financial Goals
The cost of procrastination can mount up. Suppose you a personal financial check-up pursues you to switch \$25,000 from a low yielding bank account to a more productive treasury bill. Delay the transfer for a few weeks and you lose \$50. Wait a couple of months and you are down \$145. In a year's time, you are already \$375 behind.

III. Thou Shall Keep Careful Records
When one individual was asked about his financial affairs, he pulled out a loose leaf

notebook. It listed all of his investments, his advisors, the provisions for setting his estate and his personal balance sheet. He even carried the address and phone number of the personnel office of the company where he worked—so that if he died, his wife would know where to claim his company benefits.

IV. Thou Shall Build Net Worth
This means concentrating a good percentage of your investment dollars in things that will tend to show capital appreciation. A personal residence, carefully selected common stocks and high yield treasury issues are excellent ways to begin. The most important factor is time. It takes time to build net worth, so you are never too young to start—though you may be too old.

V. Thou Shall Beat Inflation
This is essential to building net worth and is not as difficult as it sounds. Your investment in a home is an inflation beater. Long term treasury bonds tend to pay rates about four or five points above the annualized inflation rate. Investing in common stocks can be an anti-inflationary investment, however, not always. If inflation forces interest rates up, as often happens, the stock market as a whole tends to be stagnant.

VI. Thou Shall Keep Some Assets Liquid

An emergency cash reserve fund gives you a financial cushion in available cash for taking advantage of investment opportunities. Money market mutual funds can be cashed in on any business day. A rule of thumb is to keep approximately two times your net monthly take home pay in the type of account.

VII. Thou Shall Reduce Your Taxes and Keep Tax Avoidance in the Right Perspective

Reducing your taxes accelerates the growth of net worth and is also easy.

Naturally, take every deduction. A number of excellent paperback books with deduction lists are available, and it pays to consult one. More importantly, tie your tax deduction to your retirement plan by having a TSA, IRA, 401(k) plan or simplified employee pension plan.

Tax-sheltered investments make sense only if:

- They would be worthwhile investments even without the tax breaks.
- No undue risk accompanies the tax benefit.
- The cost is not materially higher just because the investment is tax sheltered.
- The sponsors have successfully managed similar partnerships.
- Your tax bracket when you begin to receive investment proceeds is not likely to be higher than it is now.
- You are not over-sheltered.

If you are in a high tax bracket and buy one tax shelter, the odds are that you have just lowered your bracket. Therefore, subsequent shelters will save you less.

VIII. Thou Shall Keep Your Knowledge of Investments Up-To-Date

Instead of keeping abreast of what's new, most people stick with the investments they have made before or the ones they know the best. Despite all those well-publicized billions in money market funds, much more money remains in low yielding savings accounts or accounts that do not earn any interest at all.

IX. Thou Shall Set Up a Personal Asset Management Plan You Can Live With

Avoid any system that is burdensome or that you will not stick with. Use your checkbook as your record keeper. For tax purposes, look at the federal tax forms you use and label a separate envelope for

each line you fill in. File the appropriate income papers and receipts in each envelope throughout the year. Then, at the end of the year, add up the total for each envelope, including the pertinent figures from your cancelled checks. That way, you will have all the information you will need to do your taxes.

X. Thou Shall Get Advice From the Most Qualified People

It is doubtful that your neighbor, your son-in-law or the local commodity trader has enough experience to give you intelligent overall financial advice. Appoint your own advisory board of professionals—an attorney, accountant, real estate broker, banker, financial planner—and name yourself as Chairman of the Board. They don't actually have to meet altogether, but you should consult them one-by-one and they should coordinate the advice they give you.

As the year draws to a close, ask yourself how well you have done in upholding the ten commandments of financial planning. Do you need a financial check-up? Remember, your own financial future is of the utmost importance to you.

Barbara Healy is Vice President of UNITED RESOURCES, a nationwide marketing firm. She is a member of the Institute of Certified Financial Planners and the International Association for Financial Planning.

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The Ten Commandments of Financial Planning

RYAN, Edward		
The View From CPEC (California Postsecondary Education Commission)	Nov./Dec. 1985	26
SCHARLI, Francis		
School Improvement in Action	Sept. 1985	18
SCHENCK, Niki		
Summer Survival Guide	April 1986	31
SCHLAGEL, Richard		
Going for the Gold	Sept. 1985	33
SCOTT, John		
Naturalize Your Student Teachers	Sept. 1985	14
SMITH, Robert		
Team Teaching: A Framework for Failure	Oct. 1985	35
STANFILL, Julia		
Sequoia: One Adult Ed School	Oct. 1985	14
STANFILL, Julia		
ESL: One Adult School	Oct. 1985	16
STITT, William		
Vocational Education: Here to Stay	Sept. 1985	26
THRUST Magazine Staff		
For Your Information: Facts on Accreditation	Nov./Dec. 1985	29
THRUST Magazine Staff		
Criteria for Accreditation	Nov./Dec. 1985	29
THRUST Magazine Staff		
A THRUST Interview with Don Halverson	Oct. 1985	7
UMENHOFER, Jim		
Educating in the Nuclear Age	Jan. 1986	30
VISTA Unified School District		
International Baccalaureate: One Model	Nov./Dec. 1985	36
VISTA Unified School District		
Two Schools Achieve Excellence	Nov./Dec. 1985	35
WATTS, Albert		
Moving Toward an Integrated Curriculum: And Out of the Comfort Zone?	Feb./Mar. 1986	40
WEBSTER, William		
Reform of Secondary Education in California	May/June 1986	12
WHITAKER, Cornelia		
Educational Clinics: Recovering Dropout Youths	May/June 1986	22
WILKINSON, Van		
Devouring Discipline: A Menu for High School Administrators	April 1986	21
WILLIAMSON, Sandra		
A Decision for Excellence	Nov./Dec. 1985	34
WILLY, Allan		
Dropouts, Come Home	April 1986	30
WILSON, Joan		
The View From CPEC (California Postsecondary Education Commission)	Nov./Dec. 1985	26
WILSON, Karen		
Educational Clinics: Recovering Dropout Youths	May/June 1986	22

Government Affairs

Includes: **Adjudication; Legislation** (passage, compliance); **Political Action; and Regulation** (interpretation, compliance).

Author/Title	Issue Date	Page
CAMPEAU, William		
California Sets School Fingerprint Law	Feb./Mar. 1986	35
HARTSOUGH, Carolyn		
SB 813 California Counseling: A View from Within	Jan. 1986	17
LAMBERT, Nadine		
SB 813 California Counseling: A View from Within	Jan. 1986	17
MELENDEZ, Melinda		
Bilingual Education: The Legislative Prospects in 1986	Jan. 1986	12

NICHOLSON, George		
Campus Safety and the California Supreme Court	Feb./Mar. 1986	33
PATTERSON, William		
Beyond War and Nuclear Literacy	May/June 1986	32
SWAIN, Carole		
SB 813 California Counseling: A View from Within	Jan. 1986	17
UMENHOFER, Jim		
Educating in the Nuclear Age	Jan. 1986	30

Business Management

Includes: **Facilities** (buildings, grounds, boundaries); **Financial Planning** (Fiscal (budget, accounting); **Food Services**; **Safety**; and **Transportation**.

Author/Title	Issue Date	Page
BALDING, Martin		
Cogeneration: A Word You'll Be Glad You Learned	May/June 1986	50
DUTCHER, Julianne		
Feeding Students: An Overview	Oct. 1985	42
FITZPATRICK, Robert		
Financial Advice for Administrators	May/June 1986	52
PETERKIN, Karen		
Feeding Students: An Overview	Oct. 1985	42

Reference

Includes: **Books, Indexes, Research, and Theory**.

Author/Title	Issue Date	Page
PRICE, Corinne		
Adult Education in California	Oct. 1985	10
GIBSON, Charles C.		
A Book Review on <i>Adult Illiteracy in The United States: A Report Of The Ford Foundation</i> , by Carman St. John Hunter with David Harman	Oct. 1985	48
GIBSON, Charles C.		
A Book Review on <i>An Action Guide to School Improvement</i> , by Susan Loucks-Horsley and Leslie F. Hergert	Oct. 1985	49
GIBSON, Charles C.		
A Book Review on <i>Crisis in Secondary Education</i> , by B. Frank Brown	Oct. 1985	48
GIBSON, Charles C.		
A Book Review on <i>Multiple Realities: A Study of 13 American High Schools</i> , by Barbara Benham Tye	Feb./Mar. 1986	57
GIBSON, Charles C.		
A Book Review on <i>Ten Philosophical Mistakes</i> , by Mortimer J. Adler	Oct. 1985	48
GIBSON, Charles C.		
A Book Review on <i>The Leaning Tower of Babel</i> , by Richard Mitchell	Jan. 1986	46
GIBSON, Charles C.		
A Book Review on <i>The Private Sector In The Public School: Can It Improve Education?</i> , by Marsha Levine	Oct. 1985	49
GIBSON, Charles C.		
A Book Review on <i>The Shopping Mall High School: Winners and Losers in the Educational Marketplace</i> , by Arthur G. Powell, Eleanor Farrar and David K. Cohen	Jan. 1986	45
THRUST Magazine Staff		
A Book Review on <i>Bite the Wall</i> , by Victor Ross	April 1986	42
THRUST Magazine Staff		
Federal Focus	Oct. 1985	26
THRUST Magazine Staff		
A Book Review on <i>Read This, and Know The Future</i> , by Bill Honig	May/June 1986	60
THRUST Magazine Staff		
A Book Review on <i>The Good News Is the Bad News Is Wrong</i> , by Ben Wattenberg	Sept. 1985	45
ZINNER, Jane		
DNAE: An Acronym Worth Knowing	Oct. 1985	22

